

S.N.	Particulars	This Quarter Ending 13.04.2015		Previous Quarter Ending 14.01.2015		Corresponding Previous Year Quarter	
		Group	Siddhartha Bank	Group	Siddhartha Bank	Group	Siddhartha Bank
1	Total Capital and Liabilities (1.1 to 1.8)	48,068,357	48,003,072	44,483,796	44,423,252	38,003,649	37,962,298
1.1	Paid Up Capital	2,031,180	2,031,180	2,031,180	2,031,180	1,813,554	1,813,554
1.2	Reserve and Surplus	1,524,141	1,515,068	1,302,547	1,295,285	1,049,024	1,052,330
1.3	Debenture and Bond	1,431,290	1,431,290	1,331,290	1,331,290	931,290	931,290
1.4	Borrowings	60,000	60,000	12,000	12,000	67,000	67,000
1.5	Deposits (a+b)	41,834,409	41,856,105	38,912,769	38,938,537	32,470,784	32,481,512
a.	Domestic Currency	40,808,546	40,830,241	37,932,678	37,958,446	31,609,347	31,620,076
b.	Foreign Currency	1,025,863	1,025,863	980,091	980,091	861,437	861,437
1.6	Income Tax Liability	-	-	-	-	-	-
1.7	Other Liabilities	1,130,588	1,109,429	839,001	814,960	1,623,512	1,616,612
1.8	Non-Controlling Interest	56,749	-	55,009	-	48,486	-
2	Total Assets (2.1 to 2.7)	48,068,357	48,003,072	44,483,796	44,423,252	38,003,649	37,962,298
2.1	Cash and Bank Balance	5,857,463	5,853,505	3,246,412	3,293,679	5,585,422	5,581,258
2.2	Money at Call and Short Notice	1,665,000	1,665,000	1,873,800	1,873,800	1,160,000	1,160,000
2.3	Investments	3,790,063	3,756,933	5,713,225	5,641,595	4,103,322	4,087,492
2.4	Loans and Advances (a+b+c+d+e+f)*	34,973,562	34,973,562	31,999,682	31,999,682	25,318,985	25,318,985
a.	Real Estate Loan	3,354,982	3,354,982	3,116,726	3,116,726	3,329,802	3,329,802
1.	Residential Real Estate Loan (Except Personal Home Loan up	68,089	68,089	48,081	48,081	16,055	16,055
2.	Business Complex & Residential Apartment Construction Loa	999,413	999,413	1,016,505	1,016,505	1,255,020	1,255,020
3.	Income generating Commercial Complex Loan	493,310	493,310	486,936	486,936	490,874	490,874
4.	Other Real Estate Loan (Including Land purchase & plotting)	1,794,170	1,794,170	1,565,204	1,565,204	1,567,854	1,567,854
b.	Personal Home Loan of Rs.100 Lacs or Less	2,328,966	2,328,966	2,060,669	2,060,669	1,525,289	1,525,289
c.	Margin Type Loan	447,738	447,738	378,789	378,789	283,802	283,802
d.	Term Loan	7,215,406	7,215,406	6,266,107	6,266,107	5,178,046	5,178,046
e.	Overdraft Loan/ TR Loan/ WC Loan	16,805,503	16,805,503	16,010,295	16,010,295	11,810,787	11,810,787
f.	Others	4,820,966	4,820,966	4,167,096	4,167,096	3,191,258	3,191,258
2.5	Fixed Assets	421,483	413,010	438,460	429,272	471,836	461,451
2.6	Non- Banking Assets	-	-	-	-	-	-
2.7	Other Assets	1,360,786	1,341,063	1,212,218	1,185,225	1,364,084	1,353,112
3	Profit and Loss Account	This Quarter	Previous Quarter	Corresponding Previous Year Quarter			
3.1	Interest Income	2,336,423	2,336,974	1,502,485	1,502,807	2,166,286	2,166,805
3.2	Interest Expenses	1,325,959	1,326,510	869,788	870,110	1,285,895	1,286,345
A.	Net Interest Income (3.1-3.2)	1,010,464	1,010,464	632,697	632,697	880,392	880,460
3.3	Fees, Commission and Discount	139,046	139,046	94,011	94,011	122,093	122,093
3.4	Other Operating Income	216,437	181,127	136,975	111,747	189,853	181,250
3.5	Foreign Exchange Gain/Loss (Net)	96,538	96,538	56,471	56,471	102,211	102,211
B.	Total Operating Income (A+3.3+3.4+3.5)	1,462,485	1,427,175	920,153	894,925	1,294,550	1,286,015
3.6	Staff Expenses	233,519	227,003	141,139	137,106	185,413	180,360
3.7	Other Operating Expenses	335,838	326,107	220,689	214,885	311,072	303,470
C.	Operating Profit Before Provision (B-3.6-3.7)	893,128	874,066	558,325	542,933	798,065	802,185
3.8	Provision for Possible Losses	62,684	62,684	80,150	80,150	245,814	245,814
D.	Operating Profit (C-3.8)	830,444	811,382	478,175	462,784	552,251	556,371
3.9	Non- Operating Income/Expenses (Net)	26,330	22,199	26,293	26,293	9,454	6,452
3.10	Write Back of Provision for Possible Loss	23,208	23,208	23,208	23,208	8,147	8,147
E.	Profit from Regular Activities (D+3.9+3.10)	879,982	856,788	527,676	512,285	569,852	570,970
3.11	Extraordinary Income/Expenses (Net)	1,003	1,003	133	133	525	525
F.	Profit Before Bonus and Taxes (E+3.11)	880,985	857,791	527,809	512,418	570,377	571,495
3.12	Provision for Staff Bonus	80,090	77,981	48,219	46,583	51,954	51,954
3.13	Provision for Taxes	239,214	233,943	143,838	139,750	155,862	155,862
G.	Net Profit/Loss (F- 3.12-3.13)	561,681	545,867	335,752	326,084	362,561	363,679
3.14	15. Share of Non-Controlling interest in the Profit/Loss of Subsic	7,749	-	6,009	-	(514)	-
H.	Net Profit /(Loss)	553,932	545,867	329,743	326,084	363,075	363,679
4	Ratios	At the end of This Quarter	At the end of Previous Quarter	Corresponding Previous Year Quarter			
4.1	Capital Fund to RWA	11.30%	11.28%	11.61%	11.59%	11.73%	11.71%
4.2	Non- Performing Loan (NPL) to Total Loan	2.30%	2.30%	2.47%	2.47%	3.14%	3.14%
4.3	Total Loan Loss Provision to Total NPL	97.73%	97.73%	101.33%	101.33%	106.97%	106.97%
4.4	Cost of Fund	4.65%	4.65%	4.71%	4.71%	5.57%	5.57%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	78.35%	78.35%	77.83%	77.83%	75.28%	75.28%
4.6	Base Rate	7.87%	7.87%	8.29%	8.29%	9.00%	9.00%
4.7	Net Interest Spread (Calculated as per NRB Directives)	4.78%	4.78%	4.98%	4.98%	-	-
Additional Information							
a	Average Yield	8.39%	8.39%	8.39%	8.39%	9.74%	9.74%
b	Average Cost of Deposit-LCY	4.60%	4.60%	4.69%	4.69%	5.53%	5.53%
c	Return on Equity	20.52%	20.52%	19.61%	19.61%	16.92%	16.92%
d	Return on Assets	1.52%	1.52%	1.45%	1.45%	1.28%	1.28%

* Loan & Advances figures are net of Loan Loss Provisioning.

Figures has been regrouped wherever necessary.

Unaudited financial figure may vary if directed by external auditors and supervisory authority.

Group represents Siddhartha Bank Ltd. (Siddhartha) and its subsidiary Siddhartha Capital Ltd. (Siddhartha Capital).

All inter company transactions among the group have been eliminated in the above statement related to the group.